



ISSN: 2249-7196

IJMRR/ September 2014/ Volume 4/Issue 9/Article No-2/847-860

Abdalla Nayef Al-Refai et. al./ International Journal of Management Research & Review

THE INFLUENCE OF THE TRUST ON CUSTOMER SATISFACTION IN MOBILE PHONE MARKET: AN EMPIRICAL INVESTIGATION OF THE MOBILE PHONE MARKET

Abdalla Nayef Al-Refai*¹, Nor Azila Bt Mohd Noor²

¹Candidate, Othman Yeop Abdullah Graduate School of Business, Universiti Utara Malaysia.

²Othman Yeop Abdullah Graduate School of Business, Universiti Utara Malaysia.

ABSTRACT

This paper focuses on the impact of trust on customer satisfaction in mobile phone sector. In order to examine the relationship between independent variable (trust) and dependent variable (customer satisfaction), SPSS and Smart (PLS) have been used. For the purpose of this study, the data was gathered from mobile phone subscribers. Out of 113 questionnaires distributed, number of usable questionnaires received back was 103. The results of the study regarding to the impact of independent variable and dependent variable of mobile phone was reinforced in absolute conformity with the resource based view of the past researches that considers the customer satisfaction as a determining factor behind competitive advantage and long term success. The findings of this study have substantiated the significant impact of trust on customer satisfaction in mobile phone market. The paper concludes to Discussion, Limitation as well as future research insights and venues for the upcoming researchers to explore.

Keywords: Telecommunication, Customer Satisfaction CS, Trust T.

INTRODUCTION

With respect to the telecommunication sector, it has been generally noticed that when the customers have once acquired and developed their connectivity with telecommunication network of a specific operator, their continued relationship with the main operator becomes greatly significant for company's success in the highly competitive environment where other industry sectors are operating as well, According to (Gerpott et al. 2001), economic crisis along with these developments are the main factors to render global market competition for the mobile sector even tougher.

Collective customer satisfaction is an overall assessment founded on total purchase and consumption experience regarding a particular product or experience over a period of time. While transaction-based satisfaction might provide certain analytical information about particular good or service interaction, (Anderson et al., 1994) categorizes overall satisfaction as a stronger basic indicator of the company's past, present and future performance. (Johnson et al., 2001) have provided its justification by explaining that consumers formulate their repurchase estimations and decisions based on their purchase and consumption patterns and experiences so far, and not just on some specific transaction, experience or episode.

Simultaneously, the services provided to global system mobile customers have been continuously unstable. Therefore, customers' general estimations are not founded on satisfaction or dissatisfaction criteria with regard to a specific service transaction rather on all the service interactions experiences as being a subscriber up till now. For this particular reason, the overall satisfaction approach has been employed in this research (Aydin et al., 2005).

In today's competitive scenario, trust performs multidimensional functions. It not only protects relationship investments with exchange partners as cooperating factor but also restricts and declines short-term alternatives in favor of anticipated long-term benefits of carrying on with existing partners (Morgan and Hunt, 1994). Have further highlighted in this regard that potentially high risk actions are considered as prudent by the party because of the trust that their partners would not act in an opportunistic manner. According to (Gulati, 1995; Kumar et al., 1995), in fact, under these circumstances trust is considered to have a considerable impact on business relationships. Fukuyama (1995) and Gulati (1995) speculate that trust decreases the need for widespread negotiations and detail resolution while Fukuyama (1995) and Achrol (1991) contemplate that trust is considered to reduce comprehensive legislation and enforced regulation along with rigid organizational control.

Trust is considered to have promoted long-term orientation by (Fukuyama, 1995; Ganesan, 1994), while Schurr and Ozanne (1985) have focused on the impacts of trust on the enhanced acceptance of interdependence. (Morgan & Hunt, 1994) have further highlighted the relationship between trust and commitment. According to Fukuyama (1995), trust is capable of reducing the perceived risk while it can also reduce the transaction costs where the warranty is provided. (Williamson, 1985) has attached the significance of trust with almost every contractual relationship because the other party can have its own opportunistic pursuits as well. Therefore, according to (Fukuyama, 1995) trust plays a key role in determining the overall social and business order as well as the quality of business relationships. Luhmann (1979) made the observation that trust is essentially needed where people are supposed to share an activity with others while simultaneously, they would abstain from any activity with others which is no more reliable and trustworthy near them.

Thus, in the broader context of business interactions, (Zand, 1972) emphasizes trust to be the prominent factor in determining the effectiveness of various relations while in general it has been regarded as the principal motivator of customer behavior by (Konovsky & Pugh, 1994). According to (Fukuyama, 1995; Gulati, 1995), this significance is marked by the fact that trust not only plays a key role in resolving issues of opportunistic behavior but also decreases the need to make investments in contractual counter measures. On the other hand, Gibb (1961) describes that in the absence of trust and reliability, control-oriented and defensive communication techniques are adopted which decreases the effectiveness of communication by distorting important information. While (Fukuyama, 1995), observes that the lack of trust might result in an overall restriction of customers' willingness to take risks. Thus, this paper aims to examine the influence and impact of trust on consumer satisfaction in the background of Malaysian mobile phone sector. This is the reason that multiple organizations allocate

considerably sufficient resources in order to measure and supervise trust so that customers' satisfaction and continued long-standing relationship might be secured.

LITERATURE REVIEW

1. Customer Satisfaction

According to (Churchill and Surprenant, 1982), customer satisfaction has been viewed as an output received from consumers' pre-purchase comparative analysis of expected performance with perceived actual experience and performance including sustained costs. With respect to the previous marketing literature, (Yi, 1991) seems to recommend that customer satisfaction adopts two different approaches, firstly a transaction-oriented approach and secondly a general overall approach. The transaction-oriented approach is associated with customer satisfaction based on the evaluation and assessment after experiencing a particular purchase transaction. While (Johnson & Fornell, 1991) suggest that overall satisfaction concept is related with the customers' evaluation of the brand, founded on all experiences, transactions and dealings. Jones and Suh (2000) have concluded the overall satisfaction concept by including all previous transaction-specific satisfactions in it.

Customer satisfaction has been recognized as one of the most widely addressed topics of the previous literature. (Oliver, 1980) has defined the term satisfaction in this context as post choice evaluative decision relating to a particular purchase experience. In the marketing literature, customer satisfaction has been considered as very significant outcome. According to (Churchill and Surprenant, 1982), customer satisfaction is considered to link purchase and consumption experiences with post-purchase phenomenon like loyalty, repeat purchase and attitude change. Mishra (2009) has also supported this definition. (Oliver, 1980) has reiterated the thought of most of the researchers that satisfaction is an assessment and evaluation founded on the comparative analysis of customers' pre-purchase expectations regarding the benefits of the product to their subjective experience of that particular product that they actually received. In several past studies relating to business literature like (Oliver 1980; Churchill & Surprenant, 1982) and McKinney et al., (2002), a very basic and interesting point has been frequently raised about the formation of satisfaction. Disconfirmation theory has been regarded as the foundational basis of satisfaction models. According to (Khalifa & Liu, 2003), this theory determines the satisfaction by differentiating between the expected and experienced standards. (McKinney et al., 2002) define the customer expectation as basically what a customer anticipates and prospects from the product. (Cadotte et al., 1987) deal with the same concept of perceived performance as a customer's belief with respect to the products' performance.

Parasuraman et al. (1991) have found out that in this era of highly globalized competition, recognition and serious consideration of the customers' expectations is extremely crucial in order to deliver the superior service quality to them. According to (Zeelenberg & Pieters, 2004), in case of expected services being infringed and violated at the responsibility of service providers, customers would be seriously dissatisfied. Thus, in the context of service industry, (Ismail et al., 2006) have recommended the objective of the service marketer is to narrow down the gap between customers' expectations and perceptions as much as possible.

2. Trust

In relationship-based marketing trust is considered as a crucial factor. (Morgan & Hunt, 1994) have defined trust as the confidence of trusting party which is dependable, possessing higher levels of reliability and similar qualities like stability, capability, equality, truthfulness, responsibility, goodwill and cooperation. (Paul & Gefen, 2004) have described trust as customers' eagerness of not to be exposed to any injury caused by retailers' actions and believing that retailers would execute some positive activity for them. According to (Kuusik *et al.*, 2009) trust is regarded as the foundational stone for the successful and long-term relationship with consumers. According to description by (Patrick, 2002), trust can be associated with consumers' thoughts, sentiments, feelings, beliefs or behaviours which take place when customers develop complete confidence in their providers to operate in their best interest when the consumers are no longer in direct control. Hoffman and Novak (2000) and, Riemer and Klein (2001) have reiterated that trust might originate from any recognized brand name, communication of trusted people regarding their positive experiences and reliable websites operating as strategic partners providing links to a specific company's website.

According to a suggestion made by Doney and Cannon (1997) the concept of trust is closely associated with a calculated procedure reflecting the capability of a contractual party to continuously fulfill its obligations which is based on an evaluation of the cost-effectiveness of staying in the transaction. Thus, the consumers are not only expected to perceive the positive outcomes but also consider that these helpful outcomes would be maintained in the future as well. In the words of Kwon and Suh (2005), the basic conceptualization of trust is "a willingness to rely on an exchange partner in whom one has confidence". Establishment of trust is closely linked when the service provider is keenly interested in fulfilling the consumer's requirements by providing services and products of greater customer value. It is because of efficient customer withholding that companies progressively grow and become even more popular, resultantly enhancing their profit margins. Trust can also be evidenced where one party shows confidence in an exchange partner's honesty and trustworthiness. In the context of social psychological scientific background, trust is understood in terms of belief that others would react in a particularly expected manner, McKnight and Chervany (2001) have noticed in the contextual background of buyer-seller transaction that trust is regarded as a party's belief in the loyalty of the other party, and its readiness to accomplish his or her obligation in this exchange relationship. According to (Pavlou, 2003) trust is all about conviction that one party can have confidence in the promise made by another. According to the observation made by (McKnight & Chervany, 2002) trust can be reflected through trusting belief and trusting intention. Patrick (2002) has highlighted the fact that without trust, the entire network of social interactions would collapse and stop working normally. Thus, according to (Head & Hassanein, 2002), trust is a long-standing proposition which is difficult to establish but easy to lose.

According to Morgan and Hunt (1994) and, Sharma (2003) trust seems to have been acknowledged as significantly crucial aspect of relationship commitment while, Fournier (1998) and, Gundlach *et al.* (1995) render trust as highly important for customer loyalty. It shows that if one party trusts another party it would probably establish some kind of positive

behavioral intention towards it. Therefore, Lau and Lee (1999) have observed that, in case of customers trusting certain service, they are more likely to develop positive buying intentions towards them (Kassim & Abdullah, 2008). According to Kassim and Abdullah (2008), where a customer trusts a service provider, there would be certain increase in his loyalty towards the retailer. Kassim and Abdullah (2006) have further explored and extended this trust-oriented relationship commitment model to internet banking sector. They highlighted the significance for the bankers to acknowledge the creation of more favourable communication environment in order to attract the customers and continue to acquire their strong commitment for conducting online transactions through internet. They also found that making the system consumer friendly and easily accessible for all is not the key to establish trust and attract more users to internet banking. The most crucial factor in this regard is developing reliable, secured and highly personalized internet banking systems.

CORRELATION BETWEEN TRUST AND CUSTOMER SATISFACTION

According to Semejin et al. (2005), trust is regarded as significant criteria for customers to establish and sustain relationships with providers. Tran and Cox (2009) and Miranda and Klement (2009) have illustrated the difficulty in acquiring trust and reliability of the customers in business relationships because when customers trust some service, it would more likely to enhance their usage of its products and services and they will be more inclined towards recommending it to their friends and family members or would look to the service for their particular requirements. According to Eggers (2013) trust is considered to have been associated with beliefs and perceptions of the service providers' characteristics, leading towards their satisfaction, which resultantly affect the intention to involve in repeated purchases. Consumers do not trusting the service providers would not be pleased and satisfied meaning thereby, they would not prefer to continue to interact with those service providers in future. When customers acknowledge the mobile phone service provider as trustworthy and dependable, they would not only be satisfied with their services, rather there would be greater probability of repeated or enhanced usage behavior of mobile phone services.

Mobile phone customers generally prefer their trusted service providers to make transaction which resultantly develops their satisfaction level. Previous researches like (Ballester & Aleman, 2005; Reast, 2005) have emphasized upon the significant role of trust in repeated purchase decision of customers and their continued satisfaction. Deng et al. (2010) also reflected upon the characteristic contribution of trust in consumer satisfaction. The long-term influence of trust on the customer satisfaction was further elaborated by Kim et al. (2009).

UNDERPINNING

In this study, the measurement of customer satisfaction was carried out through their intention of behavioral in terms of repurchase intention, word-of-mouth and first-in-mind. In the previous studies conducted by (Boonlertvanich, 2011) these measures have been proved to be practical and functional. For that reason, in order to understand the customer loyalty, the research framework would be strengthened and supported by the theory of planned behavior. According to the experts of planned behavior theory (TPB; Krejcie & Morgan (1970), the best determinant of an individual behavior is the intention. The individual having strong intention shows greater probability to engage in the behavior than the one having lower

intention. Thus, in this contextual background the theory of planned behavior hypothesizes the relationship between trust and customer satisfaction.

SAMPLE AND PROCEDURES

In this study the data was collected by using the survey questionnaire research design. The questionnaire was distributed to the Malaysian subscribers of mobile phone. 112 out of 103 questionnaires were returned back which were usable and were further utilized for the statistical data analysis and hypothesis testing. Thus all items have been adapted from the previous studies. Every item is accompanied by a five-point response format, starting from 5 = strongly agree to 1 = strongly disagree.

MEASUREMENT VARIABLES

The variable to measure the customer satisfaction was derived from the literature. Particularly the 7 items used for the measurement of customer satisfaction have been adapted from (Walsh et al., 2006; Aydin & Özer, 2005). While, the 8 items for the measurement of trust have been adapted from (Li et al., 2006; Aydin & Özer, 2005). Every single of these adapted items were then assessed on a five point scale which ranged from strongly disagree (1) to strongly agree (5). Researchers have selected and preferred this one to five point Likert scale for the measurement of items in order to ascertain consistency among variables and to avoid confusion among respondents.

ANALYSIS AND RESULTS

SPSS has been used for the descriptive data i.e. with respect to the gender of the respondents; 51 (49.5%) were male respondents while 52 (50.5%) were female respondents. With regard to the marital status of the respondents; 3 (2.9%) respondents were married, while on the other side of the marital status, it could also be observed that there were 100 (97%) respondents as unmarried. The age of the respondents; 103 (100%) respondents aged between 20-30 years, on the other side of the age, it can be observed that there were 0 (0%) respondents. The educational level of the respondents; it became quite clear that there were 9 (8.7%) respondents belonging to high school, 2 (1.9%) respondents were diploma holders, 91 (88.3%) had Bachelor's Degree, 0 (0%) respondents were master, 1(1.0%) respondent was PH.D.

Smart PLS has also been utilized in this study to identify the influence between trust and customer satisfaction. In order to make the results valid and reliable, the two step approach recommended by (Chin, 1998) has been followed in this study. Thus, the process for the confirmation of the construct validity has been applied before proceeding to test the hypothesis.

THE MEASUREMENT, OUTER, MODEL

The goodness of measurement, outer, model has been established through the content validity as well as the construct validity.

THE CONTENT VALIDITY

According to the recommendations by Hair et al., (2010) and, Chin (1998) suggested that in order to confirm the content validity of the measurement model, researchers could use factor

loading of the item. Particularly, in order to measure a particular construct, all items meant for that should be loaded highly on the construct, which they were deliberately constructed to measure. Some items can therefore be deleted if they are higher than their respective construct in the loadings. Significantly, too, all the constructs that were measured should be loaded on their constructs respectively. According to Table 1 and Table 2, all the items load significantly and highly on the constructs they were intended to measure. Therefore, the content validity of the measurement, outer, model has been established.

OUTER LOADINGS

Table 1: Cross-Loading of the items

	CS1	CS4	CS6	CS 7	T1	T2	T4
CS	0.616	0.706	0.671	0.855			
T					0.900	0.712	0.589

Table 2: T value results

	CS1	CS4	CS6	CS7	T1	T2	T4
CS	6.665	7.127	7.087	30.206			
T					38.355	6.738	4.024

THE CONVERGENT VALIDITY

According to Hair et al. (2010) and, Bagozzi et al. (1991) have defined convergent validity as the degree to which a set of variables converge in measuring the concept on construct. The items reliability and composite reliability are utilized and employed to confirm the convergent validity. Where all the items are importantly significant in the measuring their constructs, the composite reliability values have to be at least 0.7.

With a reference to Table 2, the composite reliability value of all the constructs exceeded the cutoff value of 0.7. Thus, it has been confirmed that the measurement, outer and model possesses an appropriate level of convergent validity.

Table 3: The results of convergent validity analysis

	Composite Reliability	R Square	Cronbachs Alpha	AVE
CS	0.806	0.319	0.683	0.514
T	0.784		0.600	0.555

THE DISCRIMINANT VALIDITY

The degree, to which a set of items differentiates a construct from the rest of the constructs in the model, has been referred to as discriminant validity. According to Compeau et al. (1999), the discriminant validity signifies that the shared variance among each construct and its measures is greater than the variance shared between distinct constructs. The criterion recommended by Fornell and Larcker (1981) has been employed in this study for examining the discriminant validity of the measurement model. The link matrix as shown in Table 4 below shows the square root of the average variance extracted represent the diagonal elements. The discriminant validity is understood and assumed when the diagonal elements

are higher than other off-diagonal elements in their respective rows and columns. This situation appears to be the case in the relationship matrix and therefore the discriminant validity is confirmed.

Table 4: Correlations among constructs and discriminant validity

	CS	T
CS	0.717	
T	0.565	0.745

THE STRUCTURAL, INNER, MODEL AND HYPOTHESIS TESTING

Once the validity and reliability of the measurement model has been established, hypothesized relation also needs to be tested as a further step. This test has been conducted by running PLS algorithm and Bootstrapping algorithm in Smart PLS 2.0.

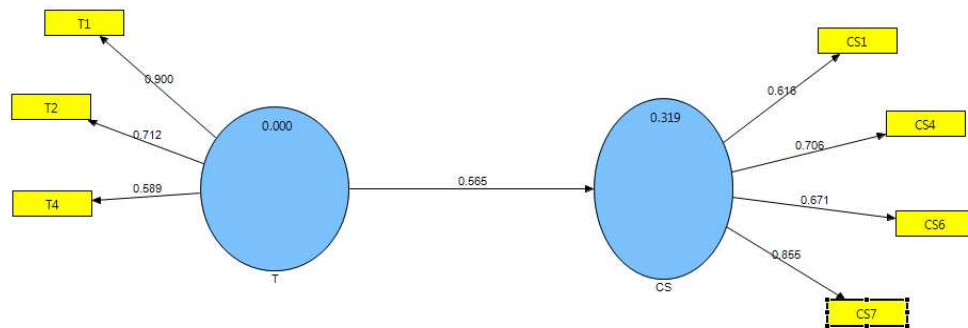


Fig 1: Items loadings and path coefficient

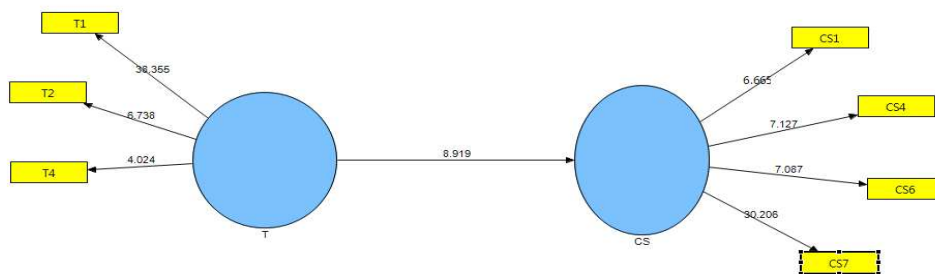


Fig 2: Significance of factor loadings and path coefficient

Table 5: Hypothesis testing result

	Path coefficient	T value	Standard Error	P Value	Decision
T > CS	0.555	8.919	0.063	0.000	Supported

According to Figures 2 and 3 and Table 4, the path coefficient between trust and customer satisfaction has been shown to be significant at the 0.001 level of significance ($\beta=0.555$, $t=8.919$, $p<0.001$). This result exhibits the significance of trust for an improved customer satisfaction and thus strongly supports H1 of the study.

Predictive Relevance of the Model

R² can be used to assess the quality of the structural model as it shows the level of variation in the endogenous construct, which is explained by the exogenous variables. According to the results shown in Table 6, the R² was found to be 0.319 which indicated that the trust can account for 32% of the variance in the customer satisfaction. R² is considered quite substantial here, being representative of the power of trust in explaining the customer satisfaction.

Another principle to evaluate the quality of model is employing the Blindfolding procedure in order to generate the cross-validate communality and cross-validated redundancy. Through Blindfolding procedure certain amount of data is removed and treated as missing values to estimate the model parameters. Later on, these parameters are used to reconstruct the assumed missing data. On this basis, a comparative analysis will be made to evaluate the closeness between the real and the implied results and the Q² values would also be calculated. Therefore, the Q² values could be calculated after a comparison is made between real and implied results. While, if the prediction of the data points is acquired by the endogenous LV predicting the block in question, then a cross-validated redundancy Q² is the output. The result that is always obtained when data points are predicted with latent variable scores is cross- validated communality Q². However, a cross-validated redundancy Q² is always the end product when endogenous LV is used to predict the data points.

Table 6: Prediction Relevance of the Model

Endogenous	R Square	Cross-Validated Communality	Cross-Validated Redundancy
Customer Satisfaction	0.319	0.092	0.116

According to Fornell and Cha (1994) recommendation, the model would have predictive quality where the cross-redundancy value has been found to be more than 0, or else the model's predictive relevance can not be concluded. While applying the results of Smart PLS 2.0, the acquired cross validated redundancy was found to be 0.116. The model's adequate prediction quality has been reaffirmed by these results.

GOODNESS OF FIT (GOF) OF THE MODEL

Unlike the CBSEM approach, there is only one measure of goodness of fit in the PLS Structural Equation Modeling which has been defined by Tenenhaus et al. (2005) as the global fit measure (GoF). This measure is basically the geometric mean of the average variance extracted and the average R² for the endogenous variables. The following formula has been applied to calculate the GoF.

$$GoF = \sqrt{[R^2] \times AVE}$$

According to the obtained results, the value of Goodness of Fit (GoF) was found to be 0.413 which was calculated in the following manner

$$GoF = \sqrt{(0.319 \times 0.514)} = 0.413$$

According to the suggestions made by Wetzels et al. (2009), the comparison was made with the baseline values of Goodness of Fit (GoF) (small =0.1, medium =0.25, large =0.36). It was exhibited through the results that the model goodness of fit (GoF) measure is large and adequate of global PLS model validity.

DISCUSSION, LIMITATION & FUTURE STUDY

In this paper, the relationship between independent variable (trust) and dependent variable (customer satisfaction) has been identified in the contextual background mobile phone sector in Malaysia. The results of this study have substantiated the significant impact of trust on customer satisfaction. Particularly, with respect to trust, its significant positive effect on customer satisfaction has been clearly established. ($\beta=0.555$, $t= 8.919$, $p<0.001$) at the 0.001 level of significance.

In other words, trust can account for 34% of the variance in the customer satisfaction. This result emphasized the significance of trust to the customer satisfaction as widely recognized in the existing literature that includes the works of (Deng et al., 2010; Kim et al., 2009; Ballester & Aleman, 2005; Reast, 2005). The entrepreneurial initiatives are highly recommended for the mobile phone industry, not only to respond swiftly and quickly but also to meet the challenges of unexpected changing scenario of the business environment. It is the capability of organizations including mobile phone sector, to concentrate upon their customers and seek their satisfaction in anyway which keeps them growing and surviving in the long run.

With respect to dimension, founded on the data gathered and the results acquired, trust is shown to have a significant influence on the customer satisfaction in mobile phone industry. Simultaneously, innovative services and products would help mobile phone sector to lead the innovation trend looking for the best ways to facilitate their consumers. Mobile phone industry has to anticipate the future demands of their customers and respond accordingly.

The limitations of this study, like any other research work, also need to be mentioned here. Firstly, because of the fact that sample data for the survey were predominantly collected from selected mobile phone companies, the research seems to have been restricted to only one country. Therefore, utmost care is required while generalizing the results of the survey to other developing countries. The second limitation can be associated with the fact that the direct impacts of the independent variables on the dependent variables are not at all as simple to conclude. In this regard, future researches should focus on increasing the sample size and including various other industries or sectors to that effect, in order to overcome some of these shortcomings. Moreover, future studies should employ longitudinal research design, so that results of the study must relate to the direct influence of the independent variables on the dependent variables.

REFERENCES

- Achrol RS. Evolution of the marketing organization: new forms for turbulent environments. *J Marketing* 1991; 55: 77-93.
- Anderson EW, Fornell C, Lehmann DR. Customer satisfaction, market share and profitability: findings from Sweden. *Journal of Marketing* 1994; 58: 129-41.

- Aydin S, Ozer G. The analysis of antecedents of customer loyalty in the Turkish mobile telecommunication market. *European Journal of Marketing* 2005; 39: 7/8.
- Aydin S, Ozer G, Arasil O. Customer loyalty and the effect of switching costs as a moderator variableA case in the Turkish mobile phone market. *Marketing Intelligence & Planning*, Emerald Group Publishing Limited 2005; 23(1): 0263-4503
- Bagozzi RP, Yi Y, Phillips LW. Assessing construct validity in organizational research. *Administrative Science Quarterly* 1991; 36: 421-478.
- Ballester DE, Aleman ML. Does brand trust matter to brand equity? *Journal of Product & Brand Management* 2005; 14(3): 187-196.
- Boonlertvanich K. Effect of customer perceived value on satisfaction and customer loyalty in banking service: the moderating effect of main-bank status. *International Journal of Business Research* 2011; 11(6): 40-54.
- Cadotte ER, Woodruff RB, Jenkins RL. Expectations and Norms in Models of Consumer Satisfaction. *Journal of Marketing Research* 1987; 24(3): 305-314.
- Chang P, Chong H. Customer Satisfaction and Loyalty on Service Provided by Malaysian Telecommunication Companies. *International Conference on Electrical Engineering and Informatics*, 2011.
- Chin WW. The partial least squares approach to structural equation modeling. In G. A. Marcoulides, *Modern methods for business research*. Mahwah: Lawrence Erlbaum, 1998; 295-336.
- Churchill GA, Surprenant C. An investigation into the determinants of customer satisfaction. *Journal of Marketing Research* 1982; 19(4): 491-504.
- Compeau DR, Higgins CA, Huff S. Social cognitive theory and individual reactions to computing technology: A longitudinal study. *MIS Quarterly* 1999; 36(1): 145-158.
- Deng Z, Lu Y, Wei KK, Zhang J. Understanding customer satisfaction and loyalty: An empirical study of mobile instant messages in China. *International Journal of Information Management* 2010; 30: 289–300.
- Doney PM, Cannon JP. An examination of the nature of trust in buyer-seller relationships. *Journal of Marketing* 1997; 61: 35-51.
- Eggers F, Odwyer M, Kraus S, Vallaster C, Cudenberg S. The impact of brand authenticity on brand trust and SME growth: A CEO perspective. *Journal of World Business* 2013; 48: 340-348.
- Fornell C, Cha J. Partial least squares. In R. P. Bagozzi (Ed.), *advanced methods of marketing research*. Cambridge: Blackwell, 1994; 52-78.
- Fornell C, Larcker DF. Evaluating structural equation models with unobservable variables and measurement error. *Journal of Market Research* 1981; 18(1): 39-50.
- Fukuyama F. *Trust: the social virtues and the creation of prosperity*. New York: The Free Press, 1995.

- Ganesan S. Determinants of long-term orientation in buyer-seller relationships. *J Marketing* 1994; 58; 1-19.
- Gerpott TJ, Rams W, Schindler A. Customer retention, loyalty and satisfaction in the German mobile cellular telecommunications market. *Telecommunications Policy* 2001; 25: 249-69.
- Gibb JR. Defensive communications. *J Communications* 1961; 11: 141-8.
- Gulati R. Does familiarity breed trust? The implications of repeated ties for contractual choice in alliances. *Academy of Management J* 1995; 38(1): 85-112.
- Hair JF, Black WC, Babin BJ, Anderson RE. *Multivariate Data Analysis* (7th ed). Upper Saddle River, NJ: Prentice Hall, 2010.
- Head MM, Hassanein K. Trust in e-Commerce: Evaluating the impact of third-party seals. *Quarterly Journal of Electronic Commerce* 2002; 3(3): 307-325.
- Hoffman DL, Novak TP. How to acquire customers on the Web. *Harvard Business Review* 2000; 78(3): 179-188.
- Ismail I, Haron H, Ibrahim DN, Isa SM. Service quality, client satisfaction and loyalty towards audit firms: Perceptions of Malaysian public listed companies. *Managerial Auditing Journal* 2006; 21(7): 738-756.
- Johnson MD, Gustafsson A, Andreassen TW, Lervik L, Cha J. The evolution and future of national customer satisfaction index models. *Journal of Economic Psychology* 2001; 22(2): 217-45.
- Johnson MD, Fornell C. A framework for comparing customer satisfaction across individuals and product categories. *Journal of Economic Psychology* 1991; 12(2): 267-86.
- Jones MA, Suh J. Transaction-specific satisfaction and overall satisfaction: an empirical analysis. *Journal of Services Marketing* 2000; 14(2): 147-59.
- Kassim NM, Abdulla AKMA. The influence of attraction on internet banking: an extension to the trust-relationship commitment model. *International Journal of Bank Marketing* 2006; 24(6): 424-442.
- Kassim NM, Abdullah NA. Customer loyalty in ecommerce settings: An empirical study. *Electronic Markets* 2008; 18(3): 275-290.
- Khalifa M, Liu V. Determination of Satisfaction at Different Adoption Stages of Internet Based Services. *Journal of Association for Information System* 2003; 4(5): 206-232.
- Kim DJ, Ferrin DL, Rao HR. Trust and satisfaction, two stepping stones for successful e-commerce relationships: A longitudinal exploration. *Information Systems Research* 2009; 20(2): 237-257.
- Konovsky MA, Pugh SD. Citizenship behavior and social exchange. *Academy of Management Journal* 1994; 37(3): 656-69.
- Krejcie RV, Morgan D. Determining sample size for research activities. *Educational and Psychological Measurement* 1970; 30: 607-610.

- Kumar N, Scheer LK, Steenkamp JEM. The effects of supplier fairness on vulnerable resellers. *J Marketing Research* 1995; 17: 54-65.
- Kuusik A, Varbrane U. How to avoid customers reaving: the case of the Estonian telecommunication industry. *Baltic Journal of Management* 2009; 4(1): 66-79.
- Kwon IWG, Suh T. Trusr, commitment and relationships in supply *International Journal* 2005; 10(1): 26-22.
- Lau G, Lee S. Consumers' trust in a brand and link to brand loyalty. *Journal of Market Focused Management* 1999; 4: 341-70.
- Lee T. The impact of perceptions of interactivity on customer trust and transactions in mobile commerce. *Journal of Electronic Commerce Research* 2005; 6(3): 165–180.
- Li D, Browne GJ, Chau PYK. An empirical investigation of website use using a commitment-based model. *Decision Sciences* 2006; 37(3): 427-444.
- Li N, Zhang P. Consumer ohline shopping behavior in Fjermestad, J., Romano, N. (Eds). *Customer Relationship Management, Series of Advances in Management Information Systems*. New york, Ny: M.E. Sharpe, 2005.
- Luhmann N. Trust and power. Chichester, UK: Wiley, [translation from German], 1979.
- McKnight DH, Chervany NL. What trust means in e-commerce customer relationships: An interdisiplinary conceptual typology. *International journal of electronic commerce* 2002; 6(2): 35-59.
- McKnight DH, Chervany NL. Conceptualizing trust: A typology and e- Commerce customer relationships model. *Proceedings of the 34th Annual Hawaii International Conference on System Science (HICSS 2001) COB*. Florida State Univ., Tallahassee, FL, US 2001.
- Mckinney V, Yoon K, Zahedi FM. The Measurement of Web Customer Satisfaction: An Expectation and Disconfirmation approach. *Information System Research* 2002; 13(3): 296-315.
- Morgan RM, Hunt SD. The commitment-trust theory of relationship marketing, *Journal of Marketing* 1994; 58(7): 20-38.
- Mishra AA. A study on Customer Satisfaction in Indian Retail Banking. *IUP Journal of Management Research* 2009; 8(11): 45-61.
- Miranda R, Klement J. Authentic trust in modern business. *Journal of Wealth Management* 2009; 11(2): 29–47.
- Oliver RL. A Cognitive Model of the Antecedents and Consequences of Satisfaction decisions. *Journal of marketing research* 1980; 17(4): 460-469.
- Parasuraman A, Berry LL, Zeithwrr VA. Understanding customer expectations of service. *Sloan Management Review* 1991; 32: 39-48.
- Patrick A. Building Trustworthy Software Agents. *IEEE Internet Computing* 2002; 6(5). (In press). NRC 44958.

- Patrick AS. Building trustworthy software agents. *IEEE Internet Computing* 2002; 6(6): 46-53.
- Paul A, Gefen PD. Building effective online marketplaces with institution-based trust. *Information Systems Research* 2004; 15(1): 37-59.
- Pavlou PA. Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. *International Journal of Electronic Commerce* 2003; 7(3): 101-134.
- Reast, D.F. (2005). "Does trust and brand extension acceptance: the relationship". *Journal of Product & Brand Management*, 14(1), 4-13.
- Riemer K, Klein S. E-Commerce erfordert Vertrauen. *WISU* 2001; 5/01: 710-717.
- Schurr PH, Ozanne JL. Influences on exchange processes: buyers' preconceptions of a seller's trustworthiness and bargaining toughness. *J Consumer Research* 1985; 11: 939-53.
- Semejin J, Allard CR, Birgelen MJH, Streukens S. E-services and offline fulfillment: How e-loyalty is created. *Managing Service Quality* 2005; 15(2): 182-195.
- Shermach K. Mobile Marketing Comes to North America. *Technews World*, 2005. Retrieved on August 25, 2008 from. <http://www.technewsworld.com/story/40925.html>.
- Telephia customer value metrics. (2008). Retrieved on October 2, from www.telephia.com.
- Tran Q, Cox C. Building brand equity between manufacturers and retailers. In Glynn, M. S., & Woodside, A. (Eds.), *Business-to-business brand management: Theory, research and executive case studies exercises*. "Advances in business marketing and purchasing 2009; 15: 115-194.
- Walsh G, Dinnie K, Wiedmann KP. How Do Corporate Reputation and Customer Satisfaction Impact Customer Defection? A Study of Private Energy Customers in Germany. *Journal of Services Marketing* 2006; 20(6): 412-420.
- Wang S, Lin H, Luarn P. Predicting consumer intention to use mobile service. *Information Systems Journal* 2006; 16(2): 157-179.
- Williamson OE. *The economic institutions of capitalism*. New York: The Free Press, 1985.
- Yi Y. A critical review of consumer satisfaction, in Zeithaml, V.A. (Ed.), *Review of Marketing* 1990, American Marketing Association, Chicago, IL, 1991; 68-123.
- Zand DE. Trust and managerial problem solving. *Administrative Science Quarterly* 1972; 17: 229-39.
- Zeelenberg M, Pieters R. Beyond valance in customer dissatisfaction: a review and new findings on behaviour responses to regret and disappointment in failed services. *Journal of Business Research* 2004; 57(4): 445-455.